

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION**

In Re:

HERMANN GELIN
NERLANDE DONATIEN GELIN
Debtor.

Case No. 3:08:bk-06247-JAF

Individual Chapter 11

_____/

HERMANN GELIN
NERLANDE DONATIEN GELIN
Plaintiff

Adv. No. 3:15-ap- -JAF

v.

BANK OF AMERICA, N.A.
Defendant
_____ /

COMPLAINT

HERMANN GELIN and NERLANDE DONATIEN GELIN (GELIN or the Plaintiffs) sue BANK OF AMERICA, N.A. (BANK OF AMERICA) for various violations of the United States Bankruptcy Code and states:

Introduction

1. This is an action for damages filed by the debtor pursuant to Sections 105, 362, 524(i) and 1141 of the Bankruptcy Code and for injunctive relief to prohibit future violations of the Bankruptcy Code by the Defendant.
2. This action is also filed to enforce and to implement provisions of the Confirmed Chapter 11 Plan and other Bankruptcy Code provisions and Rules related thereto.

Jurisdiction and Venue

3. Jurisdiction is conferred on this Court pursuant to the provisions of Section 1334 of Title 28 of the United States Code in that this proceeding arises in and is related to the above-captioned Chapter 11 case under Title 11 and concerns property of the Debtor(s) in that case.
4. This Court has both personal and subject matter jurisdiction to hear this case pursuant to Section 1334 of Title 28 of the United States Code, Section 157(b)(2) of Title 28 of the United States Code.
5. This matter is a core proceeding and therefore the Bankruptcy Court has jurisdiction to enter a final order.
6. Venue lies in this District pursuant to Section 1391(b) of Title 28 of the United States Code.

Parties

7. The Plaintiffs in this case are the Debtors under Chapter 11 of Title 11 of the United States Code in case number 3:08-bk-06247-JAF.
8. The Defendant, BANK OF AMERICA, is a National Bank with its principal place of business located at 100 N. Tryon St., Charlotte, N.C. BANK OF AMERICA is the mortgage servicer of the notes and mortgages that are the subject of this adversary proceeding.

Factual Allegations

9. On April 19, 2004, the Plaintiffs, executed a note and mortgage in favor of Preferred Home Mortgage Company for a principal amount of \$176,350.00 to finance the home located at 743 Briarcreek Road, Jacksonville, Florida (Briarcreek property). The note on the Briarcreek property was originally setup as a variable rate loan with principal/interest payments. This loan has been assigned to BANK OF AMERICA.

10. The Chapter 11 case of the Plaintiff was commenced by the filing of a voluntary petition with the Clerk of this Court on October 9, 2008.
11. BANK OF AMERICA did not file a Proof of Claim to cover the Briarcreek property.
12. By Stipulation of the Parties (Doc.#210), the Briarcreek property loan was to be paid in full in the Order Confirming the Plan of Reorganization.
13. The Chapter 11 Plan of Reorganization was confirmed on February 19, 2010 (Doc.#321) (the "Confirmation Order"). The Briarcreek property balance was set at \$172,394.76. The Plan as confirmed provided for the balance of \$172,394.76 for the Briarcreek property in Class 8 of the Plan. This amount was to be paid, together with 5.25% interest, over 360 months at the rate of \$1,349.15 (included escrow). The Order Confirming Plan is attached as Exhibit 1.
14. In all respects, the Plaintiffs have complied with the terms and payments due pursuant to the Confirmed Plan.
15. The Court entered an Order Discharging the Chapter 11 case on April 27, 2015.
16. After Discharge of the Chapter 11 case, the Plaintiffs continued making the required plan mortgage payments to BANK OF AMERICA on the Briarcreek Property. However, BANK OF AMERICA has claimed the mortgage was in default upon the Discharge and continuing thereafter.
17. As a result of the alleged default, BANK OF AMERICA sent to the Plaintiff statements and a transaction history for the property (Attached as composite Exhibit 2). BANK OF AMERICA's statements and transaction histories showed that the payments being sent in by the Plaintiff were not being applied to the accounts as contemplated by the Confirmed Plan. Specifically, the due date on the loan was never adjusted to take into account the Confirmation Order. The Account

showed as being due for the April of 2013 payment on the date of discharge, or nearly \$34,000.00 delinquent (25 months as of date of discharge).

18. Additionally, BANK OF AMERICA has continued to apply the payments received in a manner not consistent with the Confirmed Plan since the Discharge date.
19. The Plaintiffs reserve the right to amend this Complaint upon further discovery revealing additional fees, charges and other advances which were not approved pursuant to 11 U.S.C. § 506 and/or Fed.R.Bankr.Pro. 2016 by the Court being added to the mortgage account.
20. The actions of BANK OF AMERICA were willfull and in full knowledge of the existence of the discharge provisions of the Bankruptcy Code.

COUNT I - VIOLATION OF THE DISCHARGE

PROVISIONS OF 11 U.S.C. §§ 1141; 524(i) AS TO CLASS 8/BRIARCREEK PROPERTY

21. The Plaintiffs re-allege the allegations in the factual allegations above.
22. The Plaintiffs have suffered material injury as a result of the willful failure of the creditor to comply with this Court's Confirmation Order. Such damages include increased principal balance, excess interest charge, late charges, attorney's fees added to the mortgage account, escrow deficiency and other fees/charges.
23. The actions of the Defendant in attempting to collect excess fees and/or costs associated with the mortgage in contravention of this Court's Confirmation and discharge orders, as well as any imposition and attempted collection of the improper fees and charges, have violated the discharge provisions of 11 U.S.C. §1141. The actions of the Defendant were contemptuous and subject the Defendant to the civil contempt powers of this Court.
24. In bringing this action for violation of the discharge injunction, Plaintiffs have incurred attorney's fees and costs in addition to the injunctive relief allowed under 11 U.S.C. § 524; 1141. Plaintiffs

are entitled to an award of reasonable attorney's fees and costs under 11 U.S.C. § 105 for the contemptuous violations of the discharge injunction by Defendant.

RELIEF REQUESTED

Plaintiffs request that this Court:

1. Enter Judgment against BANK OF AMERICA;
2. Order BANK OF AMERICA to delete all unapproved fees, charges and other advances from the Plaintiffs' mortgage accounts and payments and bring the Plaintiffs' mortgage account currents with the correct amortization schedule based upon the Confirmed Plan terms;
3. Prohibit BANK OF AMERICA from charging future unapproved fees and charges to the Plaintiffs' mortgage accounts;
4. Order a full accounting of the mortgage accounts from the date of the filing of the Chapter 11 case to the date of any judgment issued by the Court;
5. Order BANK OF AMERICA to pay attorney's fees, court costs and actual and punitive damages for the violations of the Bankruptcy Code;
6. Any and all other relief deemed necessary by this Court.

DATED this 3 day of June, 2015.

Law Offices of Mickler & Mickler, LLP

By: /s/ Bryan K. Mickler
Bryan K. Mickler
Florida Bar No. 091790
Attorney for Plaintiff(s)
5452 Arlington Expressway
Jacksonville, FL 32211
(904) 725-0822 / FAX: 725-0855
bkmickler@planlaw.com

EXHIBIT 1

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

In Re:

HERMANN GELIN
NERLANDE DONATIEN GELIN
Debtor.

Case No. 3:08:bk-06247-JAF

Individual Chapter 11

ORDER CONFIRMING DEBTORS' PLAN OF REORGANIZATION
(Dated June 17, 2009)

This case was before the Court on January 27, 2010 for the Confirmation Hearing on the Debtors' Chapter 11 Plan. The Plan under Chapter 11 of the Bankruptcy Code dated June 17, 2009, having been transmitted to creditors and equity security holders, and it having been determined after hearing on notice that the requirements for Confirmation set forth in 11 U.S.C. 1129(a) and (b) have been satisfied, it is

ORDERED

1. The Debtors' Plan of Reorganization (the "Plan"), as amended in open Court, dated June 17, 2009, is confirmed. A copy of the Confirmed Plan is attached.
2. The Plan was amended in open Court to include the following:
 - a. The treatment of Class 3 (Bank of America Mortgage on 14064 Eagle Feathers Drive, Jacksonville, FL) was changed to provide for a replacement value of \$172,500.00, together with interest of 5%. The total of all payments on this claim cannot be less than \$246,404.43;
 - b. The treatment of Class 5 (Bank of America, N.A. on 918 Thoroughbred Drive, Orange Park, Florida) was changed to provide for a replacement value of \$177,640.00, together with interest of 5%. The total of all payments on this claim cannot be less than \$193,964.32;
 - c. The treatment of Class 6 (Bank of America, N.A. on 14087 Golden Eagle Drive, Jacksonville, Florida) was changed to provide for a replacement value of \$175,000.00, together with 5% interest. The total of all payments on this claim cannot be less than \$193,461.96. The Debtor also is to re-pay the post-petition escrow advances of

\$7,120.03 over a period of 60 months with no interest. Payment on the post petition escrow advances will total \$118.67 per month for the 60 month term.;

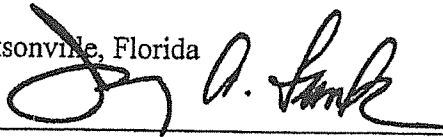
- d. The treatment of Class 8 (Bank of America, N.A. on 743 Briar Creek Rd., Jacksonville, Florida) was changed to provide for the claim balance of \$172,394.76, together with 5.25% interest;
 - e. The treatment of Class 9 (Ocwen on 1752 Forest Creek Drive, Jacksonville, Florida) was changed to provide for a replacement value of \$153,000.00, together with 4.5% interest;
 - f. The treatment of Class 10 (JP Morgan Chase Bank, N.A. on 12301 N. Burning Embers Ln., Jacksonville, Florida) was changed to provide for the claim balance of \$75,902.85.76, together with 4.375% interest over a term of 180 months;
 - g. The treatment of Class 11 (Wells Fargo Bank, N.A. on 1035 Briar Creek Rd., Jacksonville, Florida) was changed to provide for the claim balance of \$148,853.82, together with 4.5% interest;
 - h. The treatment of Class 13 (Countrywide on 528 N. Summer Breeze Drive, Jacksonville, Florida) was changed to provide for a replacement value of \$187,500.00, together with 5% interest;
 - i. The treatment of Class 14 (Countrywide on 603 N. Summer Breeze Drive, Jacksonville, Florida) was changed to provide for a replacement value of \$187,500.00, together with 5% interest;
 - j. The treatment of Class 15 (JP Morgan Chase Bank, N.A. on 2903 Eagle Preserve Blvd., Jacksonville, Florida) was changed to provide for a replacement value of \$175,000.00, together with 5% interest;
 - k. The treatment of Class 16 (Wells Fargo Bank, N.A. on 14003 E. Summer Breeze Drive, Jacksonville, Florida) was changed to provide for a replacement value of \$195,000.00, together with 4.5% interest;
 - l. The treatment of Class 17 (Wells Fargo Bank, N.A. on 743 Red Cedar Ct., Orange Park, Florida) was changed to provide for a replacement value of \$215,000.00, together with 4.5% interest;
 - m. The treatment of Class 19 (Wells Fargo Bank, N.A. on 2763 Wood Stork Trail, Orange Park, Florida) was changed to provide for a replacement value of \$190,000.00, together with 4.5% interest;
3. The Debtors shall fund the Plan for the applicable commitment period using all disposable income, including any sums received from future tax refunds and/or the

refinancing or sale of investment properties during the applicable commitment period. The current disposable income was calculated at \$0.00 per quarter. That amount will be paid to unsecured creditors quarterly for the 60 month term of the Plan on a pro rata basis as stated on exhibit "A".

4. The payments to each creditor are set forth on the attached Exhibit "A".
5. The Debtor(s) is/are ordered to continue quarterly U.S. Trustee fees until such time as the case is converted, dismissed or discharged and a final decree is entered.
6. After confirmation, pursuant to 11 U.S.C. § 1106(a)(7) and Bankruptcy Rule 2014(a)(5), the Debtor(s) shall file with the Bankruptcy Court and shall serve on the United States Trustee a financial report or statement of disbursements for each quarter (or portion thereof) that this Chapter 11 case remains open, in a format proscribed by the United States Trustee. These reports shall include any disbursements made from the sale of any real property. The Debtor(s) shall also attach any closing statements from the sales and/or refinancing of the real properties to the quarterly report.
7. The Debtor(s) shall file a notice of filing tax return on the docket of this Chapter 11 case together with a copy of the (redacted) tax return tending to show whether any monies the Debtor receives as a return from overpayment of taxes to the IRS should be computed as disposable monthly income payable to unsecured creditors.
8. This Order supersedes any Adequate Protection Orders previously entered in this case and same shall be of no further force and effect. This Order imposes an affirmative duty on the holders and/or servicers of any claims secured by liens, mortgages, and/or deeds of trust that collect payments disbursed under this Plan to credit payments in the manner required by the Plan in accordance with 11 U.S.C. § 524(i).
9. Secured creditors shall retain any lien on property in which the estate has an interest to the extent of the value of such a creditor's interest in the estate's interest in such property. Except as modified by the Plan or this Order, all terms of the loan documents shall remain in full force and effect.
10. Any objection filed by creditor which is not prosecuted at the confirmation hearing is deemed withdrawn and/or overruled by the entry of this Order.
11. The Debtor(s) is/are not entitled to a discharge in this case until completion of all payments under the Plan. To the extent that the case is dismissed or converted to one under Chapter 7, then the creditors' liens shall be restored to pre-petition status and amount, with credit for any post petition payments received (as applied under the pre-petition contractual status).

12. Within ten (10) days from the date of entry of this Order, the Debtor-In-Possession shall transmit a copy of this Order and a copy of this Plan to all creditors and parties in interest.

Dated this 19th day of February, 2010 at Jacksonville, Florida


JERRY A. FUNK
United States Bankruptcy Judge

Copies to:
Bryan K. Mickler, Debtor's Counsel
U.S. Trustee
All interested parties

In Re Gelin Payment Schedule

3:08-bk-06247-JAF

All Payments to commence within 20 days of effective date of Plan

Class	Creditor	Property	Payment Amount/Schedule
1	Priority Tax	\$0.00	\$0.00
2	Aurora Loan Services, 10350 Park Meadows Dr., Littleton, CO 80124 Acct # *****7615	13820 Zion Gate Court, Jacksonville, FL	\$891.78 principal and interest with \$400.17 taxes and insurance for at total payment of \$1,291.95 a month for 360 months
3	Bank of America, 475 CrossPoint Pkway, P.O. Box 9000 Getzville, NY 14068 Acct#xxxxxxx8066	14064 Eagle Feathers Drive, Jacksonville, FL	\$926.02 principal and interest with \$0.00 taxes and insurance for at total payment of \$926.02 a month for 360 months
4	Bank of America, 475 CrossPoint Pkway, P.O. Box 9000 Getzville, NY 14068 Acct#xxxxxxx9108	14078 Red Rock Drive, Jacksonville, FL	\$837.34 principal and interest with \$378.34 taxes and insurance for at total payment of \$1,215.68 a month for 360 months
5	Bank of America, 475 CrossPoint Pkway, P.O. Box 9000 Getzville, NY 14068 Acct#xxxxxxx2221	918 Thoroughbred Drive, Orange Park, Florida	\$953.61 principal and interest with \$0.00 taxes and insurance for at total payment of \$953.61 a month for 360 months
6	Bank of America, 475 CrossPoint Pkway, P.O. Box 9000 Getzville, NY 14068 Acct#xxxxxxx9492	14087 Golden Eagle Drive, Jacksonville, Florida	\$939.44 principal and interest with \$410.55 taxes and insurance for at total payment of \$1,349.99 a month for 360 months Additional \$118.67 for post petition escrow advance for

			first 60 months of Plan.
7	Wells Fargo Bank, NA 1 Home Campus Bkc Pymt Processing MACX2302-04C Des Moines, IA 50328 Acct# xxxxxxxx5855	1698 Kernan Forest Court, Jacksonville, Florida	\$1,309.00 total payment with cure of any arrears in 60 months
8	Bank of America, 475 CrossPoint Pkway, P.O. Box 9000 Getzville, NY 14068 Acct#6099	743 Briar Creek Road, Jacksonville, Florida	\$951.98 principal and interest with \$397.17 taxes and insurance for at total payment of \$1,349.15 a month for 360 months
9	Ocwen Attn: Cashering Dept. 12650 Ingenuity Dr. Orlando, FL 32826 Acct# ****0534	1752 Forest Creek Drive, Jacksonville, Florida	\$775.23 principal and interest with \$392.75 taxes and insurance for at total payment of \$1,167.98 a month for 360 months
10	JPMorgan Chase Bank, NA 7255 Baymeadows Way Jacksonville, FL 32256 Acct# 2729	12301 N. Burning Embers Lane, Jacksonville, Florida	\$575.82 principal and interest with \$339.00 taxes and insurance for at total payment of \$914.82 a month for 180 months
11	Wells Fargo Bank, NA 1 Home Campus Bkc Pymt Processing MACX2302-04C Des Moines, IA 50328 Acct# xxxxxxxx2892	1035 Briar Creek Road, Jacksonville, Florida	\$754.23 principal and interest with \$398.50 taxes and insurance for at total payment of \$1,152.73 a month for 360 months
12	Litton Loan Servicing, LP, P O Box 4387 Houston, TX 77210 Acct# xxxx1828	14094 Eagle Feathers Drive, Jacksonville, Florida.	\$810.70 principal and interest with \$384.59 taxes and insurance for at total payment of \$1,195.29 a month for 360 months
13	Countrywide 7105 Corporate Dr. Plano, TX 75024	528 N. Summer Breeze Drive, Jacksonville, Florida	\$1,006.55 principal and interest with \$396.17 taxes and

	Acct# xxxxx7446		insurance for at total payment of \$1,402.72 a month for 360 months
14	Countrywide 7105 Corporate Dr. Plano, TX 75024 Acct#:	609 N. Summer Breeze Drive, Jacksonville, Florida	\$1,006.55 principal and interest with \$396.17 taxes and insurance for at total payment of \$1,402.72 a month for 360 months
15	JPMorgan Chase Bank, NA 7255 Baymeadows Way Jacksonville, FL 32256 Acct# 2729	2903 Eagle Preserve Boulevard, Jacksonville, Florida	\$939.44 principal and interest with \$402.75 taxes and insurance for at total payment of \$1,342.19 a month for 360 months
16	Wells Fargo Bank, NA 1 Home Campus Bkc Pymt Processing MACX2302-04C Des Moines, IA 50328 Acct# xxxxxxxx8692	14003 East Summer Breeze Dr., Jacksonville, Florida	\$988.04 principal and interest with \$407.50 taxes and insurance for at total payment of \$1,395.54 a month for 360 months
17	Wells Fargo Bank, NA 1 Home Campus Bkc Pymt Processing MACX2302-04C Des Moines, IA 50328 Acct# xxxxxxxx0369	715 Red Cedar Court, Orange Park, Florida	\$1,089.38 principal and interest with \$359.50 taxes and insurance for at total payment of \$1,448.88 a month for 360 months
18	Wilshire Credit Corp. P O Box 8517 Portland, OR 97207 Acct#2628904	825 Stallion Way, Orange Park, Florida	\$851.24 principal and interest with \$344.67 taxes and insurance for at total payment of \$1,195.90 a month for 360 months
19	Wells Fargo Bank, NA 1 Home Campus Bkc Pymt Processing MACX2302-04C Des Moines, IA 50328 Acct# xxxxxxxx5201	2763 Wood Stork Trail, Orange Park, Florida	\$962.71 principal and interest with \$323.50 taxes and insurance for at total payment of \$1,286.21 a month for 360 months

20	Mike Hogan, Tax Collector	Property Taxes	\$1,070.91 a month over 60 months
21	Unsecured Second Mortgage Claims	All future tax refunds and disposable income as stated previously	Pro-Rata over 60 months
22	Unsecured Creditors	All future tax refunds and disposable income as stated previously	Pro-Rata over 60 months

EXHIBIT "A"

EXHIBIT 2

Bank of America**Home Loans**

P.O. Box 5170
Simi Valley, CA 93062-5170



AT1 -772-20762-0000031-001-1-000-000-000-000

NERLANDE DONATIEN & HERMANN GELIN
PO BOX 17724
JACKSONVILLE, FL 32245

Notice Date: 05/07/2015**Loan No.:** 57282058

Property Address:
743 BRIARCREEK ROAD
JACKSONVILLE, FL 32225

IMPORTANT MESSAGE ABOUT YOUR HOME LOAN

Enclosed is the loan history statement you requested that provides a detailed outline of transactions for the above-referenced loan number. This statement provides a history or information on payments we have received from you, servicing expenses we have paid to third parties, tax and insurance payments paid on your behalf, and any late charges assessed and paid.

QUESTIONS?

We appreciate the opportunity to serve your home loan needs. If you have any questions, please call us at 1-800-669-6607, Monday-Friday 7a.m. to 7p.m. Local Time.





Loan Number: 57282058
 Statement Period: 01/2008 - 05/2015
 Date Prepared: 05/07/2015

Property Address:
 743 BRIARCREEK ROAD
 JACKSONVILLE, FL 32225

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
Beginning Balance										
				165,895.19		193.79				.00
01/10/2008	REGULAR PAYMENT	1,286.98	01/2008	251.70	708.51	326.77	.00	.00	.00	.00
				165,643.49		520.56				.00
01/14/2008	HAZARD INS PMT	-446.00	01/2008	.00	.00	-446.00	.00	.00	.00	.00
				165,643.49		74.56				.00
02/11/2008	REGULAR PAYMENT	1,411.19	02/2008	252.77	707.44	450.98	.00	.00	.00	.00
				165,390.72		525.54				.00
03/10/2008	REGULAR PAYMENT	1,411.19	03/2008	253.85	706.36	450.98	.00	.00	.00	.00
				165,136.87		976.52				.00
04/10/2008	REGULAR PAYMENT	1,411.19	04/2008	254.94	705.27	450.98	.00	.00	.00	.00
				164,881.93		1,427.50				.00
05/12/2008	REGULAR PAYMENT	1,411.19	05/2008	256.03	704.18	450.98	.00	.00	.00	.00
				164,625.90		1,878.48				.00
11/17/2008	COUNTY TAX PMT	-3,520.32	05/2008	.00	.00	-3,520.32	.00	.00	.00	.00
				164,625.90		-1,641.84				.00
01/12/2009	HAZARD INS PMT	-465.00	05/2008	.00	.00	-465.00	.00	.00	.00	.00
				164,625.90		-2,106.84				.00
11/16/2009	COUNTY TAX PMT	-3,423.18	05/2008	.00	.00	-3,423.18	.00	.00	.00	.00
				164,625.90		-5,530.02				.00
01/12/2010	HAZARD INS PMT	-479.00	05/2008	.00	.00	-479.00	.00	.00	.00	.00
				164,625.90		-6,009.02				.00
03/15/2010	MISC. POSTING	1,349.15	05/2008	.00	.00	.00	.00	.00	.00	1,349.15
				164,625.90		-6,009.02				1,349.15
04/27/2010	MISC. POSTING	1,349.15	05/2008	.00	.00	.00	.00	.00	.00	1,349.15
				164,625.90		-6,009.02				2,698.30
05/18/2010	MISC. POSTING	1,349.15	05/2008	.00	.00	.00	.00	.00	.00	1,349.15
				164,625.90		-6,009.02				4,047.45
05/28/2010	MISC. POSTING	-2,822.38	05/2008	.00	.00	.00	.00	.00	.00	-2,822.38
				164,625.90		-6,009.02				1,225.07
05/28/2010	REGULAR PAYMENT	960.21	06/2008	257.12	703.09	.00	.00	.00	.00	.00
				164,368.78		-6,009.02				1,225.07
05/28/2010	REGULAR PAYMENT	960.21	07/2008	258.22	701.99	.00	.00	.00	.00	.00
				164,110.56		-6,009.02				1,225.07



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
05/28/2010	MISC. POSTING	901.96	07/2008	.00	.00	901.96	.00	.00	.00	.00
				164,110.56		-5,107.06				1,225.07
06/16/2010	MISC. POSTING	1,349.15	07/2008	.00	.00	.00	.00	.00	.00	1,349.15
				164,110.56		-5,107.06				2,574.22
06/23/2010	MISC. POSTING	-1,411.19	07/2008	.00	.00	.00	.00	.00	.00	-1,411.19
				164,110.56		-5,107.06				1,163.03
06/23/2010	MISC. POSTING	450.98	07/2008	.00	.00	450.98	.00	.00	.00	.00
				164,110.56		-4,656.08				1,163.03
06/23/2010	REGULAR PAYMENT	960.21	08/2008	259.32	700.89	.00	.00	.00	.00	.00
				163,851.24		-4,656.08				1,163.03
07/16/2010	REGULAR PAYMENT	1,290.74	09/2008	260.43	699.78	330.53	.00	.00	.00	.00
				163,590.81		-4,325.55				1,163.03
07/16/2010	MISC. POSTING	58.41	09/2008	.00	.00	.00	.00	.00	.00	58.41
				163,590.81		-4,325.55				1,221.44
09/15/2010	MISC. POSTING	1,349.15	09/2008	.00	.00	.00	.00	.00	.00	1,349.15
				163,590.81		-4,325.55				2,570.59
09/21/2010	MISC. POSTING	-1,290.74	09/2008	.00	.00	.00	.00	.00	.00	-1,290.74
				163,590.81		-4,325.55				1,279.85
09/21/2010	REGULAR PAYMENT	1,290.74	10/2008	261.54	698.67	330.53	.00	.00	.00	.00
				163,329.27		-3,995.02				1,279.85
10/14/2010	MISC. POSTING	1,349.15	10/2008	.00	.00	.00	.00	.00	.00	1,349.15
				163,329.27		-3,995.02				2,629.00
11/15/2010	COUNTY TAX PMT	-3,460.84	10/2008	.00	.00	-3,460.84	.00	.00	.00	.00
				163,329.27		-7,455.86				2,629.00
11/24/2010	MISC. POSTING	-1,290.74	10/2008	.00	.00	.00	.00	.00	.00	-1,290.74
				163,329.27		-7,455.86				1,338.26
11/24/2010	REGULAR PAYMENT	1,290.74	11/2008	262.66	697.55	330.53	.00	.00	.00	.00
				163,066.61		-7,125.33				1,338.26
11/24/2010	MISC. POSTING	-1,290.74	11/2008	.00	.00	.00	.00	.00	.00	-1,290.74
				163,066.61		-7,125.33				47.52
11/24/2010	REGULAR PAYMENT	1,290.74	12/2008	263.78	696.43	330.53	.00	.00	.00	.00
				162,802.83		-6,794.80				47.52
01/14/2011	MISC. POSTING	1,288.53	12/2008	.00	.00	.00	.00	.00	.00	1,288.53
				162,802.83		-6,794.80				1,336.05
02/11/2011	HAZARD INS PMT	-497.00	12/2008	.00	.00	-497.00	.00	.00	.00	.00
				162,802.83		-7,291.80				1,336.05

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
03/11/2011	MISC. POSTING	1,288.53	12/2008	.00 162,802.83	.00	-7,291.80	.00	.00	.00	1,288.53 2,624.58
03/24/2011	MISC. POSTING	-1,411.19	12/2008	.00 162,802.83	.00	-7,291.80	.00	.00	.00	-1,411.19 1,213.39
03/24/2011	REGULAR PAYMENT	1,411.19	01/2009	264.91 162,537.92	695.30	-6,840.82	.00	.00	.00	.00 1,213.39
04/14/2011	MISC. POSTING	1,288.53	01/2009	.00 162,537.92	.00	-6,840.82	.00	.00	.00	1,288.53 2,501.92
04/29/2011	MISC. POSTING	-1,678.00	01/2009	.00 162,537.92	.00	-6,840.82	.00	.00	.00	-1,678.00 823.92
04/29/2011	REGULAR PAYMENT	1,678.00	02/2009	266.04 162,271.88	694.17	-6,389.84	.00	.00	.00	266.81 1,090.73
05/12/2011	MISC. POSTING	1,288.53	02/2009	.00 162,271.88	.00	-6,389.84	.00	.00	.00	1,288.53 2,379.26
06/15/2011	MISC. POSTING	1,288.53	02/2009	.00 162,271.88	.00	-6,389.84	.00	.00	.00	1,288.53 3,667.79
06/22/2011	MISC. POSTING	.00	02/2009	.00 162,271.88	.00	717.79 -5,672.05	.00	.00	.00	-717.79 2,950.00
06/22/2011	MISC. POSTING	.00	02/2009	.00 162,271.88	.00	717.79 -4,954.26	.00	.00	.00	-717.79 2,232.21
06/22/2011	MISC. POSTING	-960.21	02/2009	.00 162,271.88	.00	-4,954.26	.00	.00	.00	-960.21 1,272.00
06/22/2011	REGULAR PAYMENT	960.21	03/2009	267.17 162,004.71	693.04	-4,954.26	.00	.00	.00	.00 1,272.00
06/22/2011	MISC. POSTING	-960.21	03/2009	.00 162,004.71	.00	-4,954.26	.00	.00	.00	-960.21 311.79
06/22/2011	REGULAR PAYMENT	960.21	04/2009	268.31 161,736.40	691.90	-4,954.26	.00	.00	.00	.00 311.79
09/13/2011	MISC. POSTING	1,288.53	04/2009	.00 161,736.40	.00	-4,954.26	.00	.00	.00	1,288.53 1,600.32
10/14/2011	MISC. POSTING	1,288.53	04/2009	.00 161,736.40	.00	-4,954.26	.00	.00	.00	1,288.53 2,888.85
11/14/2011	MISC. POSTING	1,288.53	04/2009	.00 161,736.40	.00	-4,954.26	.00	.00	.00	1,288.53 4,177.38
11/15/2011	MISC. POSTING	.00	04/2009	.00 161,736.40	.00	717.79 -4,236.47	.00	.00	.00	-717.79 3,459.59



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
11/15/2011	MISC. POSTING	.00	04/2009	.00	.00	717.79	.00	.00	.00	-717.79
				161,736.40		-3,518.68			.00	2,741.80
11/15/2011	MISC. POSTING	-960.21	04/2009	.00	.00	.00	.00	.00	.00	-960.21
				161,736.40		-3,518.68			.00	1,781.59
11/15/2011	REGULAR PAYMENT	960.21	05/2009	269.46	690.75	.00	.00	.00	.00	.00
				161,466.94		-3,518.68			.00	1,781.59
11/15/2011	MISC. POSTING	-960.21	05/2009	.00	.00	.00	.00	.00	.00	-960.21
				161,466.94		-3,518.68			.00	821.38
11/15/2011	REGULAR PAYMENT	960.21	06/2009	270.61	689.60	.00	.00	.00	.00	.00
				161,196.33		-3,518.68			.00	821.38
11/15/2011	COUNTY TAX PMT	-3,230.11	06/2009	.00	.00	-3,230.11	.00	.00	.00	.00
				161,196.33		-6,748.79			.00	821.38
12/15/2011	MISC. POSTING	1,288.53	06/2009	.00	.00	.00	.00	.00	.00	1,288.53
				161,196.33		-6,748.79			.00	2,109.91
01/09/2012	HAZARD INS PMT	-509.00	06/2009	.00	.00	-509.00	.00	.00	.00	.00
				161,196.33		-7,257.79			.00	2,109.91
01/13/2012	MISC. POSTING	1,288.53	06/2009	.00	.00	.00	.00	.00	.00	1,288.53
				161,196.33		-7,257.79			.00	3,398.44
02/15/2012	MISC. POSTING	-2,822.38	06/2009	.00	.00	.00	.00	.00	.00	-2,822.38
				161,196.33		-7,257.79			.00	576.06
02/15/2012	REGULAR PAYMENT	1,411.19	07/2009	271.77	688.44	450.98	.00	.00	.00	.00
				160,924.56		-6,806.81			.00	576.06
02/15/2012	REGULAR PAYMENT	1,411.19	08/2009	272.93	687.28	450.98	.00	.00	.00	.00
				160,651.63		-6,355.83			.00	576.06
02/17/2012	MISC. POSTING	1,288.53	08/2009	.00	.00	.00	.00	.00	.00	1,288.53
				160,651.63		-6,355.83			.00	1,864.59
03/09/2012	MISC. POSTING	-1,411.19	08/2009	.00	.00	.00	.00	.00	.00	-1,411.19
				160,651.63		-6,355.83			.00	453.40
03/09/2012	REGULAR PAYMENT	1,411.19	09/2009	274.09	686.12	450.98	.00	.00	.00	.00
				160,377.54		-5,904.85			.00	453.40
03/15/2012	MISC. POSTING	1,288.53	09/2009	.00	.00	.00	.00	.00	.00	1,288.53
				160,377.54		-5,904.85			.00	1,741.93
03/21/2012	MISC. POSTING	-1,411.19	09/2009	.00	.00	.00	.00	.00	.00	-1,411.19
				160,377.54		-5,904.85			.00	330.74
03/21/2012	REGULAR PAYMENT	1,411.19	10/2009	275.26	684.95	450.98	.00	.00	.00	.00
				160,102.28		-5,453.87			.00	330.74



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
04/13/2012	MISC. POSTING	1,288.53	10/2009	.00	.00	.00	.00	.00	.00	1,288.53
04/23/2012	MISC. POSTING	-1,411.19	10/2009	160,102.28	.00	-5,453.87	.00	.00	.00	1,619.27
04/23/2012	REGULAR PAYMENT	1,411.19	11/2009	276.44	683.77	450.98	.00	.00	.00	-1,411.19
05/15/2012	MISC. POSTING	1,288.53	11/2009	159,825.84	.00	-5,002.89	.00	.00	.00	208.08
05/22/2012	MISC. POSTING	-1,411.19	11/2009	159,825.84	.00	-5,002.89	.00	.00	.00	.00
05/22/2012	REGULAR PAYMENT	1,411.19	12/2009	277.62	682.59	450.98	.00	.00	.00	1,288.53
06/15/2012	MISC. POSTING	1,087.92	12/2009	159,548.22	.00	-4,551.91	.00	.00	.00	1,496.61
07/10/2012	MISC. POSTING	1,087.92	12/2009	159,548.22	.00	-4,551.91	.00	.00	.00	-1,411.19
07/17/2012	MISC. POSTING	-1,411.19	12/2009	159,548.22	.00	-4,551.91	.00	.00	.00	85.42
07/17/2012	REGULAR PAYMENT	1,411.19	01/2010	278.81	681.40	450.98	.00	.00	.00	1,087.92
07/19/2012	PAYMENT REVERSAL	-1,411.19	12/2009	159,269.41	-681.40	-4,100.93	.00	.00	.00	2,261.26
07/19/2012	MISC. POSTING	1,411.19	12/2009	159,548.22	.00	-4,551.91	.00	.00	.00	-1,411.19
07/19/2012	MISC. POSTING	-1,087.92	12/2009	159,548.22	.00	-4,551.91	.00	.00	.00	850.07
07/19/2012	MISC. POSTING	-1,087.92	12/2009	159,548.22	.00	-4,551.91	.00	.00	.00	.00
07/19/2012	PAYMENT REVERSAL	-1,411.19	11/2009	-277.62	-682.59	-450.98	.00	.00	.00	1,411.19
07/19/2012	MISC. POSTING	1,411.19	11/2009	159,825.84	.00	-5,002.89	.00	.00	.00	2,261.26
07/19/2012	MISC. POSTING	-1,288.53	11/2009	159,825.84	.00	-5,002.89	.00	.00	.00	-1,087.92
07/19/2012	PAYMENT REVERSAL	-1,411.19	10/2009	160,102.28	-683.77	-450.98	.00	.00	.00	1,173.34
07/19/2012	MISC. POSTING	-1,411.19	10/2009	160,102.28	.00	-5,453.87	.00	.00	.00	-1,087.92
07/19/2012	PAYMENT REVERSAL	-1,411.19	10/2009	160,102.28	.00	-5,453.87	.00	.00	.00	85.42
07/19/2012	MISC. POSTING	-1,411.19	10/2009	160,102.28	.00	-5,453.87	.00	.00	.00	.00
07/19/2012	MISC. POSTING	-1,411.19	10/2009	160,102.28	.00	-5,453.87	.00	.00	.00	85.42
07/19/2012	MISC. POSTING	-1,411.19	10/2009	160,102.28	.00	-5,453.87	.00	.00	.00	1,411.19
07/19/2012	MISC. POSTING	-1,411.19	10/2009	160,102.28	.00	-5,453.87	.00	.00	.00	1,496.61
07/19/2012	MISC. POSTING	-1,411.19	10/2009	160,102.28	.00	-5,453.87	.00	.00	.00	-1,288.53
07/19/2012	PAYMENT REVERSAL	-1,411.19	10/2009	160,102.28	.00	-5,453.87	.00	.00	.00	208.08
07/19/2012	PAYMENT REVERSAL	-1,411.19	10/2009	160,102.28	.00	-5,453.87	.00	.00	.00	.00
07/19/2012	PAYMENT REVERSAL	-1,411.19	10/2009	160,102.28	.00	-5,453.87	.00	.00	.00	208.08



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
07/19/2012	MISC. POSTING	1,411.19	10/2009	.00	.00	.00	.00	.00	.00	1,411.19
07/19/2012	MISC. POSTING	-1,288.53	10/2009	160,102.28	.00	-5,453.87	.00	.00	.00	1,619.27
07/19/2012	PAYMENT REVERSAL	-1,411.19	09/2009	160,102.28	-684.95	-5,453.87	.00	.00	.00	-1,288.53
07/19/2012	MISC. POSTING	1,411.19	09/2009	-275.26	.00	-450.98	.00	.00	.00	330.74
07/19/2012	MISC. POSTING	-1,288.53	09/2009	160,377.54	.00	-5,904.85	.00	.00	.00	.00
07/19/2012	PAYMENT REVERSAL	-1,411.19	08/2009	160,377.54	-686.12	-5,904.85	.00	.00	.00	1,411.19
07/19/2012	MISC. POSTING	1,411.19	08/2009	160,651.63	.00	-6,355.83	.00	.00	.00	1,741.93
07/19/2012	MISC. POSTING	-1,288.53	08/2009	160,651.63	.00	-6,355.83	.00	.00	.00	-1,288.53
07/19/2012	PAYMENT REVERSAL	-1,411.19	07/2009	160,924.56	-687.28	-7,257.79	.00	.00	.00	453.40
07/19/2012	MISC. POSTING	1,411.19	06/2009	161,196.33	.00	-7,257.79	.00	.00	.00	.00
07/19/2012	PAYMENT REVERSAL	-1,411.19	06/2009	161,196.33	-688.44	-7,257.79	.00	.00	.00	576.06
07/19/2012	MISC. POSTING	2,822.38	06/2009	161,196.33	.00	-7,257.79	.00	.00	.00	.00
07/19/2012	MISC. POSTING	-1,288.53	06/2009	161,196.33	.00	-7,257.79	.00	.00	.00	576.06
07/19/2012	MISC. POSTING	-1,288.53	06/2009	161,196.33	.00	-7,257.79	.00	.00	.00	576.06
07/19/2012	PAYMENT REVERSAL	-960.21	05/2009	-270.61	-689.60	-7,257.79	.00	.00	.00	2,822.38
07/19/2012	MISC. POSTING	960.21	05/2009	161,466.94	.00	-7,257.79	.00	.00	.00	3,398.44
07/19/2012	PAYMENT REVERSAL	-960.21	04/2009	161,736.40	-690.75	-7,257.79	.00	.00	.00	-1,288.53
07/19/2012	MISC. POSTING	960.21	04/2009	161,736.40	.00	-7,257.79	.00	.00	.00	2,109.91
07/19/2012	PAYMENT REVERSAL	-960.21	04/2009	161,736.40	.00	-7,257.79	.00	.00	.00	-1,288.53
07/19/2012	MISC. POSTING	960.21	04/2009	161,736.40	.00	-7,257.79	.00	.00	.00	821.38
07/19/2012	PAYMENT REVERSAL	-960.21	04/2009	161,736.40	.00	-7,257.79	.00	.00	.00	.00
07/19/2012	MISC. POSTING	960.21	04/2009	161,736.40	.00	-7,257.79	.00	.00	.00	821.38
07/19/2012	PAYMENT REVERSAL	-960.21	04/2009	161,736.40	.00	-7,257.79	.00	.00	.00	960.21
07/19/2012	MISC. POSTING	960.21	04/2009	161,736.40	.00	-7,257.79	.00	.00	.00	1,781.59
07/19/2012	PAYMENT REVERSAL	-960.21	04/2009	161,736.40	.00	-7,257.79	.00	.00	.00	.00
07/19/2012	MISC. POSTING	960.21	04/2009	161,736.40	.00	-7,257.79	.00	.00	.00	1,781.59
07/19/2012	PAYMENT REVERSAL	-960.21	04/2009	161,736.40	.00	-7,257.79	.00	.00	.00	960.21
07/19/2012	MISC. POSTING	960.21	04/2009	161,736.40	.00	-7,257.79	.00	.00	.00	2,741.80
07/19/2012	PAYMENT REVERSAL	-960.21	04/2009	161,736.40	.00	-7,257.79	.00	.00	.00	.00
07/19/2012	MISC. POSTING	960.21	04/2009	161,736.40	.00	-7,257.79	.00	.00	.00	717.79
07/19/2012	PAYMENT REVERSAL	-960.21	04/2009	161,736.40	.00	-7,257.79	.00	.00	.00	3,459.59



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
07/19/2012	MISC. POSTING	.00	04/2009	.00	.00	-717.79	.00	.00	.00	717.79
07/19/2012	MISC. POSTING	-1,288.53	04/2009	161,736.40	.00	-8,693.37	.00	.00	.00	4,177.38
07/19/2012	MISC. POSTING	-1,288.53	04/2009	161,736.40	.00	-8,693.37	.00	.00	.00	-1,288.53
07/19/2012	MISC. POSTING	-1,288.53	04/2009	161,736.40	.00	-8,693.37	.00	.00	.00	2,888.85
07/19/2012	MISC. POSTING	-1,288.53	04/2009	161,736.40	.00	-8,693.37	.00	.00	.00	-1,288.53
07/19/2012	PAYMENT REVERSAL	-960.21	03/2009	-268.31	-691.90	.00	.00	.00	.00	1,600.32
07/19/2012	MISC. POSTING	960.21	03/2009	162,004.71	.00	-8,693.37	.00	.00	.00	-1,288.53
07/19/2012	MISC. POSTING	-960.21	02/2009	162,004.71	-693.04	.00	.00	.00	.00	311.79
07/19/2012	MISC. POSTING	960.21	02/2009	162,271.88	.00	-8,693.37	.00	.00	.00	.00
07/19/2012	MISC. POSTING	.00	02/2009	162,271.88	.00	-717.79	.00	.00	.00	960.21
07/19/2012	MISC. POSTING	.00	02/2009	162,271.88	.00	-9,411.16	.00	.00	.00	2,232.21
07/19/2012	MISC. POSTING	-1,288.53	02/2009	162,271.88	.00	-10,128.95	.00	.00	.00	717.79
07/19/2012	MISC. POSTING	-1,288.53	02/2009	162,271.88	.00	-10,128.95	.00	.00	.00	2,950.00
07/19/2012	MISC. POSTING	-1,678.00	01/2009	162,537.92	-694.17	.00	.00	.00	.00	3,667.79
07/19/2012	MISC. POSTING	1,678.00	01/2009	162,537.92	.00	-10,128.95	.00	.00	.00	-1,288.53
07/19/2012	MISC. POSTING	-1,288.53	01/2009	162,537.92	.00	-10,128.95	.00	.00	.00	2,379.26
07/19/2012	MISC. POSTING	-1,411.19	12/2008	162,802.83	-695.30	.00	.00	.00	.00	-1,288.53
07/19/2012	MISC. POSTING	1,411.19	12/2008	162,802.83	.00	-11,030.91	.00	.00	.00	1,213.39
07/19/2012	MISC. POSTING	-1,288.53	12/2008	162,802.83	.00	-11,030.91	.00	.00	.00	.00
07/19/2012	MISC. POSTING	1,411.19	12/2008	162,802.83	.00	-11,030.91	.00	.00	.00	1,213.39
07/19/2012	MISC. POSTING	-1,288.53	12/2008	162,802.83	.00	-11,030.91	.00	.00	.00	1,411.19
07/19/2012	MISC. POSTING	1,411.19	12/2008	162,802.83	.00	-11,030.91	.00	.00	.00	2,624.58
07/19/2012	MISC. POSTING	-1,288.53	12/2008	162,802.83	.00	-11,030.91	.00	.00	.00	-1,288.53
07/19/2012	MISC. POSTING	1,411.19	12/2008	162,802.83	.00	-11,030.91	.00	.00	.00	1,336.05



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
07/19/2012	MISC. POSTING	-1,288.53	12/2008	.00	.00	.00	.00	.00	.00	-1,288.53
				162,802.83		-11,030.91			.00	47.52
07/19/2012	PAYMENT REVERSAL	-1,290.74	11/2008	-263.78	-696.43	-330.53	.00	.00	.00	.00
				163,066.61		-11,361.44			.00	47.52
07/19/2012	MISC. POSTING	1,290.74	11/2008	.00	.00	.00	.00	.00	.00	1,290.74
				163,066.61		-11,361.44			.00	1,338.26
07/19/2012	PAYMENT REVERSAL	-1,290.74	10/2008	-262.66	-697.55	-330.53	.00	.00	.00	.00
				163,329.27		-11,691.97			.00	1,338.26
07/19/2012	MISC. POSTING	1,290.74	10/2008	.00	.00	.00	.00	.00	.00	1,290.74
				163,329.27		-11,691.97			.00	2,629.00
07/19/2012	MISC. POSTING	-1,349.15	10/2008	.00	.00	.00	.00	.00	.00	-1,349.15
				163,329.27		-11,691.97			.00	1,279.85
07/19/2012	PAYMENT REVERSAL	-1,290.74	09/2008	-261.54	-698.67	-330.53	.00	.00	.00	.00
				163,590.81		-12,022.50			.00	1,279.85
07/19/2012	MISC. POSTING	1,290.74	09/2008	.00	.00	.00	.00	.00	.00	1,290.74
				163,590.81		-12,022.50			.00	2,570.59
07/19/2012	MISC. POSTING	-1,349.15	09/2008	.00	.00	.00	.00	.00	.00	-1,349.15
				163,590.81		-12,022.50			.00	1,221.44
07/19/2012	MISC. POSTING	-58.41	09/2008	.00	.00	.00	.00	.00	.00	-58.41
				163,590.81		-12,022.50			.00	1,163.03
07/19/2012	PAYMENT REVERSAL	-1,290.74	08/2008	-260.43	-699.78	-330.53	.00	.00	.00	.00
				163,851.24		-12,353.03			.00	1,163.03
07/19/2012	PAYMENT REVERSAL	-960.21	07/2008	-259.32	-700.89	.00	.00	.00	.00	.00
				164,110.56		-12,353.03			.00	1,163.03
07/19/2012	MISC. POSTING	-450.98	07/2008	.00	.00	-450.98	.00	.00	.00	.00
				164,110.56		-12,804.01			.00	1,163.03
07/19/2012	MISC. POSTING	1,411.19	07/2008	.00	.00	.00	.00	.00	.00	1,411.19
				164,110.56		-12,804.01			.00	2,574.22
07/19/2012	MISC. POSTING	-1,349.15	07/2008	.00	.00	.00	.00	.00	.00	-1,349.15
				164,110.56		-12,804.01			.00	1,225.07
07/19/2012	MISC. POSTING	-901.96	07/2008	.00	.00	-901.96	.00	.00	.00	.00
				164,110.56		-13,705.97			.00	1,225.07
07/19/2012	PAYMENT REVERSAL	-960.21	06/2008	-258.22	-701.99	.00	.00	.00	.00	.00
				164,368.78		-13,705.97			.00	1,225.07
07/19/2012	PAYMENT REVERSAL	-960.21	05/2008	-257.12	-703.09	.00	.00	.00	.00	.00
				164,625.90		-13,705.97			.00	1,225.07



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
07/19/2012	MISC. POSTING	901.96	05/2008	.00	.00	901.96	.00	.00	.00	.00
				164,625.90		-12,804.01			.00	1,225.07
07/19/2012	MISC. POSTING	1,349.15	05/2008	.00	.00	.00	.00	.00	.00	1,349.15
				164,625.90		-12,804.01			.00	2,574.22
07/19/2012	MISC. POSTING	-1,411.19	05/2008	.00	.00	.00	.00	.00	.00	-1,411.19
				164,625.90		-12,804.01			.00	1,163.03
07/19/2012	MISC. POSTING	450.98	05/2008	.00	.00	450.98	.00	.00	.00	.00
				164,625.90		-12,353.03			.00	1,163.03
07/19/2012	MISC. POSTING	58.41	05/2008	.00	.00	.00	.00	.00	.00	58.41
				164,625.90		-12,353.03			.00	1,221.44
07/19/2012	MISC. POSTING	1,349.15	05/2008	.00	.00	.00	.00	.00	.00	1,349.15
				164,625.90		-12,353.03			.00	2,570.59
07/19/2012	MISC. POSTING	-1,290.74	05/2008	.00	.00	.00	.00	.00	.00	-1,290.74
				164,625.90		-12,353.03			.00	1,279.85
07/19/2012	MISC. POSTING	1,349.15	05/2008	.00	.00	.00	.00	.00	.00	1,349.15
				164,625.90		-12,353.03			.00	2,629.00
07/19/2012	MISC. POSTING	-1,290.74	05/2008	.00	.00	.00	.00	.00	.00	-1,290.74
				164,625.90		-12,353.03			.00	1,338.26
07/19/2012	MISC. POSTING	-1,290.74	05/2008	.00	.00	.00	.00	.00	.00	-1,290.74
				164,625.90		-12,353.03			.00	47.52
07/19/2012	MISC. POSTING	1,288.53	05/2008	.00	.00	.00	.00	.00	.00	1,288.53
				164,625.90		-12,353.03			.00	1,336.05
07/19/2012	MISC. POSTING	1,288.53	05/2008	.00	.00	.00	.00	.00	.00	1,288.53
				164,625.90		-12,353.03			.00	2,624.58
07/19/2012	MISC. POSTING	-1,411.19	05/2008	.00	.00	.00	.00	.00	.00	-1,411.19
				164,625.90		-12,353.03			.00	1,213.39
07/19/2012	MISC. POSTING	1,288.53	05/2008	.00	.00	.00	.00	.00	.00	1,288.53
				164,625.90		-12,353.03			.00	2,501.92
07/19/2012	MISC. POSTING	-1,678.00	05/2008	.00	.00	.00	.00	.00	.00	-1,678.00
				164,625.90		-12,353.03			.00	823.92
07/19/2012	MISC. POSTING	1,288.53	05/2008	.00	.00	.00	.00	.00	.00	1,288.53
				164,625.90		-12,353.03			.00	2,112.45
07/19/2012	MISC. POSTING	1,288.53	05/2008	.00	.00	.00	.00	.00	.00	1,288.53
				164,625.90		-12,353.03			.00	3,400.98
07/19/2012	MISC. POSTING	.00	05/2008	.00	.00	.00	.00	.00	.00	-717.79
				164,625.90		-11,635.24			.00	2,683.19



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
07/19/2012	MISC. POSTING	.00	05/2008	.00	.00	717.79 -10,917.45	.00	.00	.00	-717.79 1,965.40
07/19/2012	MISC. POSTING	-960.21	05/2008	.00	.00	.00 -10,917.45	.00	.00	.00	-960.21 1,005.19
07/19/2012	MISC. POSTING	-960.21	05/2008	.00	.00	.00 -10,917.45	.00	.00	.00	-960.21 44.98
07/19/2012	MISC. POSTING	1,288.53	05/2008	.00	.00	.00 -10,917.45	.00	.00	.00	1,288.53 1,333.51
07/19/2012	MISC. POSTING	1,288.53	05/2008	.00	.00	.00 -10,917.45	.00	.00	.00	1,288.53 2,622.04
07/19/2012	MISC. POSTING	1,288.53	05/2008	.00	.00	.00 -10,917.45	.00	.00	.00	1,288.53 3,910.57
07/19/2012	MISC. POSTING	.00	05/2008	.00	.00	717.79 -10,199.66	.00	.00	.00	-717.79 3,192.78
07/19/2012	MISC. POSTING	.00	05/2008	.00	.00	717.79 -9,481.87	.00	.00	.00	-717.79 2,474.99
07/19/2012	MISC. POSTING	-960.21	05/2008	.00	.00	.00 -9,481.87	.00	.00	.00	-960.21 1,514.78
07/19/2012	MISC. POSTING	-960.21	05/2008	.00	.00	.00 -9,481.87	.00	.00	.00	-960.21 554.57
07/19/2012	MISC. POSTING	1,288.53	05/2008	.00	.00	.00 -9,481.87	.00	.00	.00	1,288.53 1,843.10
07/19/2012	MISC. POSTING	1,288.53	05/2008	.00	.00	.00 -9,481.87	.00	.00	.00	1,288.53 3,131.63
07/19/2012	MISC. POSTING	-2,822.38	05/2008	.00	.00	.00 -9,481.87	.00	.00	.00	-2,822.38 309.25
07/19/2012	MISC. POSTING	1,288.53	05/2008	.00	.00	.00 -9,481.87	.00	.00	.00	1,288.53 1,597.78
07/19/2012	MISC. POSTING	-1,411.19	05/2008	.00	.00	.00 -9,481.87	.00	.00	.00	-1,411.19 186.59
07/19/2012	MISC. POSTING	1,288.53	05/2008	.00	.00	.00 -9,481.87	.00	.00	.00	1,288.53 1,475.12
07/19/2012	MISC. POSTING	-1,411.19	05/2008	.00	.00	.00 -9,481.87	.00	.00	.00	-1,411.19 63.93
07/19/2012	MISC. POSTING	1,288.53	05/2008	.00	.00	.00 -9,481.87	.00	.00	.00	1,288.53 1,352.46



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
07/19/2012	MISC. POSTING	1,288.53	05/2008	.00	.00	.00	.00	.00	.00	1,288.53
				164,625.90		-9,481.87			.00	2,640.99
07/19/2012	MISC. POSTING	-1,411.19	05/2008	.00	.00	.00	.00	.00	.00	-1,411.19
				164,625.90		-9,481.87			.00	1,229.80
07/19/2012	MISC. POSTING	1,087.92	05/2008	.00	.00	.00	.00	.00	.00	1,087.92
				164,625.90		-9,481.87			.00	2,317.72
07/19/2012	MISC. POSTING	1,087.92	05/2008	.00	.00	.00	.00	.00	.00	1,087.92
				164,625.90		-9,481.87			.00	3,405.64
07/19/2012	MISC. POSTING	-1,411.19	05/2008	.00	.00	.00	.00	.00	.00	-1,411.19
				164,625.90		-9,481.87			.00	1,994.45
07/19/2012	MISC. POSTING	.00	05/2008	.00	.00	.00	.00	.00	.00	.00
				164,625.90		-9,481.87			.00	1,994.45
07/19/2012	MISC. POSTING	23,440.76	05/2008	.00	.00	.00	.00	.00	.00	23,440.76
				164,625.90		-9,481.87			.00	25,435.21
08/15/2012	MISC. POSTING	1,087.92	05/2008	.00	.00	.00	.00	.00	.00	1,087.92
				164,625.90		-9,481.87			.00	26,523.13
08/31/2012	REGULAR PAYMENT	1,411.19	06/2008	257.12	703.09	450.98	.00	.00	.00	.00
				164,368.78		-9,030.89			-48.01	26,523.13
08/31/2012	REGULAR PAYMENT	1,411.19	07/2008	258.22	701.99	450.98	.00	.00	.00	.00
				164,110.56		-8,579.91			-96.02	26,523.13
08/31/2012	REGULAR PAYMENT	1,411.19	08/2008	259.32	700.89	450.98	.00	.00	.00	.00
				163,851.24		-8,128.93			-96.02	26,523.13
08/31/2012	REGULAR PAYMENT	1,411.19	09/2008	260.43	699.78	450.98	.00	.00	.00	.00
				163,590.81		-7,677.95			-96.02	26,523.13
08/31/2012	REGULAR PAYMENT	1,411.19	10/2008	261.54	698.67	450.98	.00	.00	.00	.00
				163,329.27		-7,226.97			-96.02	26,523.13
08/31/2012	REGULAR PAYMENT	1,411.19	11/2008	262.66	697.55	450.98	.00	.00	.00	.00
				163,066.61		-6,775.99			-96.02	26,523.13
08/31/2012	REGULAR PAYMENT	1,411.19	12/2008	263.78	696.43	450.98	.00	.00	.00	.00
				162,802.83		-6,325.01			-96.02	26,523.13
08/31/2012	REGULAR PAYMENT	1,411.19	01/2009	264.91	695.30	450.98	.00	.00	.00	.00
				162,537.92		-5,874.03			-96.02	26,523.13
08/31/2012	REGULAR PAYMENT	1,411.19	02/2009	266.04	694.17	450.98	.00	.00	.00	.00
				162,271.88		-5,423.05			-96.02	26,523.13
08/31/2012	REGULAR PAYMENT	1,411.19	03/2009	267.17	693.04	450.98	.00	.00	.00	.00
				162,004.71		-4,972.07			-96.02	26,523.13



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
08/31/2012	REGULAR PAYMENT	1,411.19	04/2009	268.31 161,736.40	691.90	450.98 -4,521.09	.00	.00	.00 -96.02	.00 26,523.13
08/31/2012	REGULAR PAYMENT	1,411.19	05/2009	269.46 161,466.94	690.75	450.98 -4,070.11	.00	.00	.00 -96.02	.00 26,523.13
08/31/2012	REGULAR PAYMENT	1,411.19	06/2009	270.61 161,196.33	689.60	450.98 -3,619.13	.00	.00	.00 -96.02	.00 26,523.13
08/31/2012	REGULAR PAYMENT	1,411.19	07/2009	271.77 160,924.56	688.44	450.98 -3,168.15	.00	.00	.00 -96.02	.00 26,523.13
08/31/2012	REGULAR PAYMENT	1,411.19	08/2009	272.93 160,651.63	687.28	450.98 -2,717.17	.00	.00	.00 -96.02	.00 26,523.13
08/31/2012	REGULAR PAYMENT	1,411.19	09/2009	274.09 160,377.54	686.12	450.98 -2,266.19	.00	.00	.00 -96.02	.00 26,523.13
08/31/2012	REGULAR PAYMENT	1,411.19	10/2009	275.26 160,102.28	684.95	450.98 -1,815.21	.00	.00	.00 -96.02	.00 26,523.13
08/31/2012	MISC. POSTING	-25,401.42	10/2009	.00 160,102.28	.00	.00 -1,815.21	.00	.00	.00 -96.02	-25,401.42 1,121.71
08/31/2012	REGULAR PAYMENT	1,411.19	11/2009	276.44 159,825.84	683.77	450.98 -1,364.23	.00	.00	.00 -96.02	.00 1,121.71
09/14/2012	MISC. POSTING	1,087.92	11/2009	.00 159,825.84	.00	.00 -1,364.23	.00	.00	.00 -96.02	.00 1,087.92
09/19/2012	MISC. POSTING	-1,411.19	11/2009	.00 159,825.84	.00	.00 -1,364.23	.00	.00	.00 -96.02	-1,411.19 798.44
09/19/2012	REGULAR PAYMENT	1,411.19	12/2009	277.62 159,548.22	682.59	450.98 -913.25	.00	.00	.00 -96.02	.00 798.44
11/13/2012	COUNTY TAX PMT	-3,045.99	12/2009	.00 159,548.22	.00	-3,045.99 -3,959.24	.00	.00	.00 -96.02	.00 798.44
01/07/2013	HAZARD INS PMT	-600.00	12/2009	.00 159,548.22	.00	-600.00 -4,559.24	.00	.00	.00 -96.02	.00 798.44
03/04/2013	PAYMENT REVERSAL	-1,411.19	11/2009	-277.62 159,825.84	-682.59	-450.98 -5,010.22	.00	.00	.00 -96.02	.00 798.44
03/04/2013	MISC. POSTING	1,411.19	11/2009	.00 159,825.84	.00	.00 -5,010.22	.00	.00	.00 -96.02	1,411.19 2,209.63
03/04/2013	MISC. POSTING	-1,087.92	11/2009	.00 159,825.84	.00	.00 -5,010.22	.00	.00	.00 -96.02	-1,087.92 1,121.71
03/04/2013	PAYMENT REVERSAL	-1,411.19	10/2009	-276.44 160,102.28	-683.77	-450.98 -5,461.20	.00	.00	.00 -96.02	.00 1,121.71

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
03/04/2013	MISC. POSTING	25,401.42	10/2009	.00	.00	.00	.00	.00	.00	25,401.42
03/04/2013	PAYMENT REVERSAL	-1,411.19	09/2009	-275.26	-684.95	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	08/2009	-274.09	-686.12	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	07/2009	-272.93	-687.28	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	06/2009	-271.77	-688.44	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	05/2009	-270.61	-689.60	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	04/2009	-269.46	-690.75	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	03/2009	-268.31	-691.90	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	02/2009	-267.17	-693.04	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	01/2009	-266.04	-694.17	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	12/2008	-264.91	-695.30	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	11/2008	-263.78	-696.43	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	10/2008	-262.66	-697.55	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	09/2008	-261.54	-698.67	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	08/2008	-260.43	-699.78	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	07/2008	-259.32	-700.89	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	06/2008	-258.22	-701.99	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	05/2008	-257.12	-703.09	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	04/2008	-256.01	-704.19	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	03/2008	-254.91	-705.29	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	02/2008	-253.81	-706.39	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	01/2008	-252.71	-707.49	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	12/2007	-251.61	-708.59	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	11/2007	-250.51	-709.69	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	10/2007	-249.41	-710.79	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	09/2007	-248.31	-711.89	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	08/2007	-247.21	-712.99	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	07/2007	-246.11	-714.09	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	06/2007	-245.01	-715.19	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	05/2007	-243.91	-716.29	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	04/2007	-242.81	-717.39	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	03/2007	-241.71	-718.49	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	02/2007	-240.61	-719.59	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	01/2007	-239.51	-720.69	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	12/2006	-238.41	-721.79	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	11/2006	-237.31	-722.89	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	10/2006	-236.21	-723.99	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	09/2006	-235.11	-725.09	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	08/2006	-234.01	-726.19	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	07/2006	-232.91	-727.29	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	06/2006	-231.81	-728.39	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	05/2006	-230.71	-729.49	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	04/2006	-229.61	-730.59	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	03/2006	-228.51	-731.69	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	02/2006	-227.41	-732.79	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	01/2006	-226.31	-733.89	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	12/2005	-225.21	-734.99	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	11/2005	-224.11	-736.09	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	10/2005	-223.01	-737.19	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	09/2005	-221.91	-738.29	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	08/2005	-220.81	-739.39	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	07/2005	-219.71	-740.49	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	06/2005	-218.61	-741.59	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	05/2005	-217.51	-742.69	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	04/2005	-216.41	-743.79	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	03/2005	-215.31	-744.89	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	02/2005	-214.21	-745.99	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	01/2005	-213.11	-747.09	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	12/2004	-212.01	-748.19	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	11/2004	-210.91	-749.29	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	10/2004	-209.81	-750.39	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	09/2004	-208.71	-751.49	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	08/2004	-207.61	-752.59	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	07/2004	-206.51	-753.69	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	06/2004	-205.41	-754.79	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	05/2004	-204.31	-755.89	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	04/2004	-203.21	-756.99	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	03/2004	-202.11	-758.09	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	02/2004	-201.01	-759.19	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	01/2004	-199.91	-760.29	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	12/2003	-198.81	-761.39	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	11/2003	-197.71	-762.49	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	10/2003	-196.61	-763.59	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	09/2003	-195.51	-764.69	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	08/2003	-194.41	-765.79	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	07/2003	-193.31	-766.89	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	06/2003	-192.21	-767.99	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	05/2003	-191.11	-769.09	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	04/2003	-190.01	-770.19	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	03/2003	-188.91	-771.29	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	02/2003	-187.81	-772.39	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	01/2003	-186.71	-773.49	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	12/2002	-185.61	-774.59	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	11/2002	-184.51	-775.69	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	10/2002	-183.41	-776.79	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	09/2002	-182.31	-777.89	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	08/2002	-181.21	-778.99	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	07/2002	-180.11	-780.09	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	06/2002	-179.01	-781.19	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	05/2002	-177.91	-782.29	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	04/2002	-176.81	-783.39	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	03/2002	-175.71	-784.49	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	02/2002	-174.61	-785.59	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	01/2002	-173.51	-786.69	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	12/2001	-172.41	-787.79	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	11/2001	-171.31	-788.89	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	10/2001	-170.21	-789.99	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	09/2001	-169.11	-791.09	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	08/2001	-168.01	-792.19	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	07/2001	-166.91	-793.29	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	06/2001	-165.81	-794.39	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	05/2001	-164.71	-795.49	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	04/2001	-163.61	-796.59	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19	03/2001	-162.51	-797.69	-450.98	.00	.00	.00	-96.02
03/04/2013	PAYMENT REVERSAL	-1,411.19								



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
03/04/2013	MISC. POSTING	-1,087.92	05/2008	.00	.00	.00	.00	.00	.00	-1,087.92
				164,625.90		-13,127.86			-96.02	25,435.21
03/04/2013	MISC. POSTING	2,175.84	05/2008	.00	.00	.00	.00	.00	.00	2,175.84
				164,625.90		-13,127.86			-96.02	27,611.05
03/04/2013	Assessed Late Chg	48.01	06/2008	.00	.00	.00	.00	.00	.00	.00
				164,625.90		-13,127.86			-144.03	27,611.05
03/04/2013	Assessed Late Chg	48.01	07/2008	.00	.00	.00	.00	.00	.00	.00
				164,625.90		-13,127.86			-192.04	27,611.05
03/05/2013	Waive/Adj LateChg	48.01	07/2008	.00	.00	.00	.00	.00	48.01	.00
				164,625.90		-13,127.86			-144.03	27,611.05
03/05/2013	Waive/Adj LateChg	48.01	06/2008	.00	.00	.00	.00	.00	48.01	.00
				164,625.90		-13,127.86			-96.02	27,611.05
04/29/2013	MISC. POSTING	1,246.50	05/2008	.00	.00	.00	.00	.00	.00	1,246.50
				164,625.90		-13,127.86			-96.02	28,857.55
06/14/2013	MISC. POSTING	1,080.92	05/2008	.00	.00	.00	.00	.00	.00	1,080.92
				164,625.90		-13,127.86			-96.02	29,938.47
07/15/2013	MISC. POSTING	1,080.92	05/2008	.00	.00	.00	.00	.00	.00	1,080.92
				164,625.90		-13,127.86			-96.02	31,019.39
08/12/2013	MISC. POSTING	1,080.92	05/2008	.00	.00	.00	.00	.00	.00	1,080.92
				164,625.90		-13,127.86			-96.02	32,100.31
09/12/2013	MISC. POSTING	1,080.92	05/2008	.00	.00	.00	.00	.00	.00	1,080.92
				164,625.90		-13,127.86			-96.02	33,181.23
09/26/2013	PRINCIPAL ADJUST.	-7,768.86	03/2010	-7,768.86	.00	.00	.00	.00	.00	.00
				172,394.76		-13,127.86			-96.02	33,181.23
09/26/2013	DUE DATE ADJUST.	.00	03/2010	.00	.00	.00	.00	.00	.00	.00
				172,394.76		-13,127.86			-96.02	33,181.23
09/27/2013	MISC. POSTING	13,127.86	03/2010	.00	.00	13,127.86	.00	.00	.00	.00
				172,394.76		.00			-96.02	33,181.23
10/08/2013	MISC. POSTING	-32,023.25	03/2010	.00	.00	.00	.00	.00	.00	-32,023.25
				172,394.76		.00			-96.02	1,157.98
10/08/2013	REGULAR PAYMENT	1,280.93	04/2010	197.75	754.23	328.95	.00	.00	.00	.00
				172,197.01		328.95			-96.02	1,157.98
10/08/2013	REGULAR PAYMENT	1,280.93	05/2010	198.62	753.36	328.95	.00	.00	.00	.00
				171,998.39		657.90			-96.02	1,157.98
10/08/2013	REGULAR PAYMENT	1,280.93	06/2010	199.49	752.49	328.95	.00	.00	.00	.00
				171,798.90		986.85			-96.02	1,157.98



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
10/08/2013	REGULAR PAYMENT	1,280.93	07/2010	200.36 171,598.54	751.62	328.95 1,315.80	.00	.00	.00 -96.02	.00 1,157.98
10/08/2013	REGULAR PAYMENT	1,280.93	08/2010	201.24 171,397.30	750.74	328.95 1,644.75	.00	.00	.00 -96.02	.00 1,157.98
10/08/2013	REGULAR PAYMENT	1,280.93	09/2010	202.12 171,195.18	749.86	328.95 1,973.70	.00	.00	.00 -96.02	.00 1,157.98
10/08/2013	REGULAR PAYMENT	1,280.93	10/2010	203.00 170,992.18	748.98	328.95 2,302.65	.00	.00	.00 -96.02	.00 1,157.98
10/08/2013	REGULAR PAYMENT	1,280.93	11/2010	203.89 170,788.29	748.09	328.95 2,631.60	.00	.00	.00 -96.02	.00 1,157.98
10/08/2013	REGULAR PAYMENT	1,280.93	12/2010	204.78 170,583.51	747.20	328.95 2,960.55	.00	.00	.00 -96.02	.00 1,157.98
10/08/2013	REGULAR PAYMENT	1,280.93	01/2011	205.68 170,377.83	746.30	328.95 3,289.50	.00	.00	.00 -96.02	.00 1,157.98
10/08/2013	REGULAR PAYMENT	1,280.93	02/2011	206.58 170,171.25	745.40	328.95 3,618.45	.00	.00	.00 -96.02	.00 1,157.98
10/08/2013	REGULAR PAYMENT	1,280.93	03/2011	207.48 169,963.77	744.50	328.95 3,947.40	.00	.00	.00 -96.02	.00 1,157.98
10/08/2013	REGULAR PAYMENT	1,280.93	04/2011	208.39 169,755.38	743.59	328.95 4,276.35	.00	.00	.00 -96.02	.00 1,157.98
10/08/2013	REGULAR PAYMENT	1,280.93	05/2011	209.30 169,546.08	742.68	328.95 4,605.30	.00	.00	.00 -96.02	.00 1,157.98
10/08/2013	REGULAR PAYMENT	1,280.93	06/2011	210.22 169,335.86	741.76	328.95 4,934.25	.00	.00	.00 -96.02	.00 1,157.98
10/08/2013	REGULAR PAYMENT	1,280.93	07/2011	211.14 169,124.72	740.84	328.95 5,263.20	.00	.00	.00 -96.02	.00 1,157.98
10/08/2013	REGULAR PAYMENT	1,280.93	08/2011	212.06 168,912.66	739.92	328.95 5,592.15	.00	.00	.00 -96.02	.00 1,157.98
10/08/2013	REGULAR PAYMENT	1,280.93	09/2011	212.99 168,699.67	738.99	328.95 5,921.10	.00	.00	.00 -96.02	.00 1,157.98
10/08/2013	REGULAR PAYMENT	1,280.93	10/2011	213.92 168,485.75	738.06	328.95 6,250.05	.00	.00	.00 -96.02	.00 1,157.98
10/08/2013	REGULAR PAYMENT	1,280.93	11/2011	214.85 168,270.90	737.13	328.95 6,579.00	.00	.00	.00 -96.02	.00 1,157.98
10/08/2013	REGULAR PAYMENT	1,280.93	12/2011	215.79 168,055.11	736.19	328.95 6,907.95	.00	.00	.00 -96.02	.00 1,157.98



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
10/08/2013	REGULAR PAYMENT	1,280.93	01/2012	216.74 167,838.37	735.24	328.95 7,236.90	.00	.00	.00 -96.02	.00 1,157.98
10/08/2013	REGULAR PAYMENT	1,280.93	02/2012	217.69 167,620.68	734.29	328.95 7,565.85	.00	.00	.00 -96.02	.00 1,157.98
10/08/2013	REGULAR PAYMENT	1,280.93	03/2012	218.64 167,402.04	733.34	328.95 7,894.80	.00	.00	.00 -96.02	.00 1,157.98
10/08/2013	REGULAR PAYMENT	1,280.93	04/2012	219.60 167,182.44	732.38	328.95 8,223.75	.00	.00	.00 -96.02	.00 1,157.98
10/15/2013	MISC. POSTING	1,080.92	04/2012	.00 167,182.44	.00	.00 8,223.75	.00	.00	.00	1,080.92 2,238.90
10/18/2013	MISC. POSTING	-1,280.93	04/2012	.00 167,182.44	.00	.00 8,223.75	.00	.00	.00 -96.02	-1,280.93 957.97
10/18/2013	REGULAR PAYMENT	1,280.93	05/2012	220.56 166,961.88	731.42	328.95 8,552.70	.00	.00	.00 -96.02	.00 957.97
11/07/2013	COUNTY TAX PMT	-3,147.68	05/2012	.00 166,961.88	.00	-3,147.68 5,405.02	.00	.00	.00 -96.02	.00 957.97
01/07/2014	HAZARD INS PMT	-618.00	05/2012	.00 166,961.88	.00	-618.00 4,787.02	.00	.00	.00 -96.02	.00 957.97
01/15/2014	REGULAR PAYMENT	1,255.81	06/2012	221.52 166,740.36	730.46	303.83 5,090.85	.00	.00	.00 -96.02	.00 957.97
01/31/2014	HAZARD INS PMT	-609.00	06/2012	.00 166,740.36	.00	-609.00 4,481.85	.00	.00	.00 -96.02	.00 957.97
02/14/2014	REGULAR PAYMENT	1,255.81	07/2012	222.49 166,517.87	729.49	303.83 4,785.68	.00	.00	.00 -96.02	.00 957.97
03/14/2014	REGULAR PAYMENT	1,255.81	08/2012	223.46 166,294.41	728.52	303.83 5,089.51	.00	.00	.00 -96.02	.00 957.97
04/15/2014	REGULAR PAYMENT	1,255.81	09/2012	224.44 166,069.97	727.54	303.83 5,393.34	.00	.00	.00 -96.02	.00 957.97
05/15/2014	REGULAR PAYMENT	1,255.81	10/2012	225.42 165,844.55	726.56	303.83 5,697.17	.00	.00	.00 -96.02	.00 957.97
06/13/2014	REGULAR PAYMENT	1,255.81	11/2012	226.41 165,618.14	725.57	303.83 6,001.00	.00	.00	.00 -96.02	.00 957.97
07/09/2014	DUE DATE ADJUST.	.00	11/2012	.00 165,618.14	.00	.00 6,001.00	.00	.00	.00 -96.02	.00 957.97
07/15/2014	REGULAR PAYMENT	1,255.81	12/2012	227.40 165,390.74	724.58	303.83 6,304.83	.00	.00	.00 -96.02	.00 957.97



Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
08/15/2014	REGULAR PAYMENT	1,255.81	01/2013	228.40 165,162.34	723.58	303.83 6,608.66	.00	.00	.00 -96.02	.00 957.97
09/15/2014	REGULAR PAYMENT	1,255.81	02/2013	229.39 164,932.95	722.59	303.83 6,912.49	.00	.00	.00 -96.02	.00 957.97
10/15/2014	REGULAR PAYMENT	1,264.29	03/2013	230.40 164,702.55	721.58	303.83 7,216.32	.00	.00	.00 -96.02	8.48 966.45
11/13/2014	COUNTY TAX PMT	-3,298.54	03/2013	.00 164,702.55	.00	-3,298.54 3,917.78	.00	.00	.00 -96.02	.00 966.45
11/14/2014	REGULAR PAYMENT	1,264.29	04/2013	231.41 164,471.14	720.57	303.83 4,221.61	.00	.00	.00 -96.02	8.48 974.93
12/15/2014	REGULAR PAYMENT	1,264.29	05/2013	232.42 164,238.72	719.56	303.83 4,525.44	.00	.00	.00 -96.02	8.48 983.41
01/07/2015	HAZARD INS PMT	-659.00	05/2013	.00 164,238.72	.00	-659.00 3,866.44	.00	.00	.00 -96.02	.00 983.41
01/15/2015	REGULAR PAYMENT	1,264.29	06/2013	233.44 164,005.28	718.54	303.83 4,170.27	.00	.00	.00 -96.02	8.48 991.89
02/13/2015	REGULAR PAYMENT	1,264.29	07/2013	234.46 163,770.82	717.52	303.83 4,474.10	.00	.00	.00 -96.02	8.48 1,000.37
03/13/2015	REGULAR PAYMENT	1,277.61	08/2013	235.48 163,535.34	716.50	303.83 4,777.93	.00	.00	.00 -96.02	21.80 1,022.17
04/08/2015	Waive/Adj LateChg	96.02	08/2013	.00 163,535.34	.00	.00 4,777.93	.00	.00	96.02 .00	.00 1,022.17
04/15/2015	REGULAR PAYMENT	1,277.61	09/2013	236.51 163,298.83	715.47	303.83 5,081.76	.00	.00	.00 .00	21.80 1,043.97

Fee Transaction Activity (01/2008 - 05/2015)

Transaction Date	Fee Description	Charges	Payments
02/17/2009	Property Inspection	20.50	.00
03/02/2009	Property Inspection	15.00	.00
03/03/2009	Title Fee	325.00	.00
04/27/2009	Property Inspection	15.00	.00



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Transaction Date	Fee Description	Charges	Payments
05/19/2009	Attorney/Trustee Fee	650.00	.00
05/19/2009	Court Filing Fee	351.00	.00
09/15/2009	Expedited Payoff Service Fee	30.00	.00
09/17/2009	Expedited Payoff Service Fee	30.00	.00
10/10/2011	Property Inspection - Adjustment	-20.50	.00
10/10/2011	Property Inspection - Adjustment	-15.00	.00
10/10/2011	Property Inspection - Adjustment	-15.00	.00
10/19/2012	Vacant Property Registration	150.00	.00
10/19/2012	Vacant Prop Registrtn Admin Fee	75.00	.00
08/21/2013	Vacant Property Registration - Adjustment	-150.00	.00
08/01/2014	Attorney/Trustee Fee - Adjustment	-650.00	.00
08/01/2014	Title Fee - Adjustment	-325.00	.00
08/01/2014	Court Filing Fee - Adjustment	-351.00	.00
08/01/2014	Vacant Prop Registrtn Admin Fee - Adjustment	-75.00	.00
08/04/2014	Expedited Payoff Service Fee - Adjustment	-30.00	.00
08/04/2014	Expedited Payoff Service Fee - Adjustment	-30.00	.00
03/18/2015	BK Attorney Plan Review	175.00	.00
04/02/2015	BK Attorney Plan Review - Adjustment	-175.00	.00
04/14/2015	Bankruptcy Attorney Fee	50.00	.00